

FIG. 2

40
→

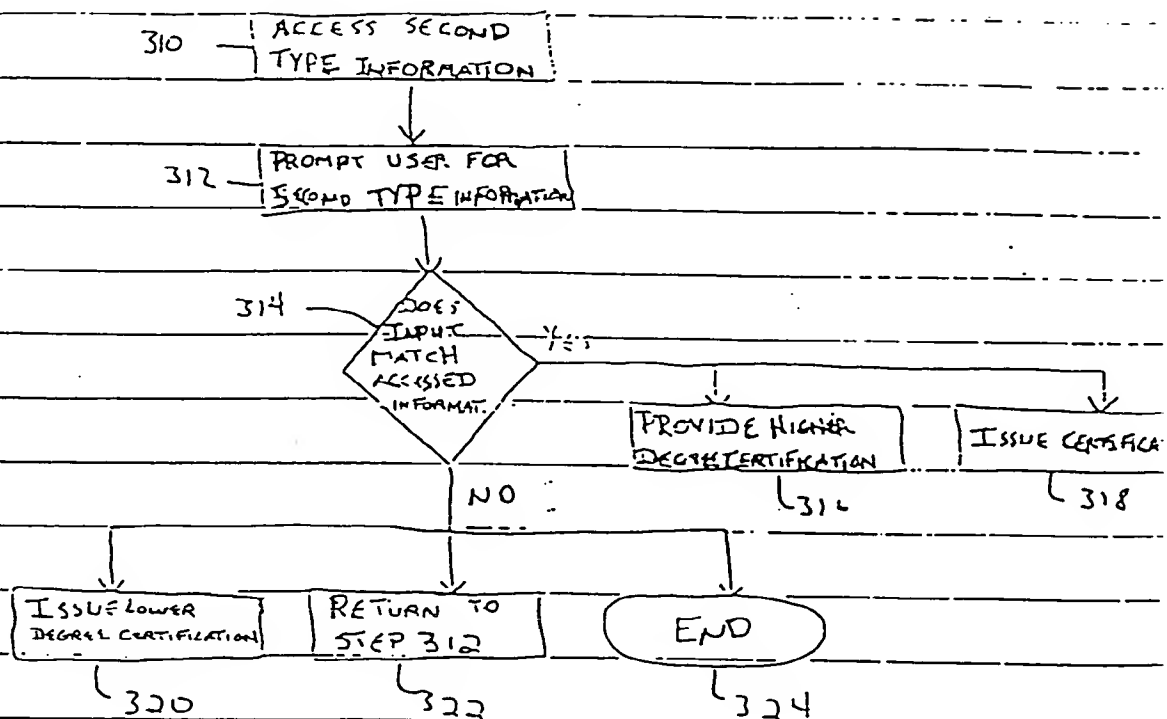


FIG 3

Association check

24

26

STANDARDIZATION

400

FORMATTING

410

CONSISTENCY

420

VALIDITY

430

RETURN

14

PROCEED

28

NO

END

30

YES

PROCEED TO

NEXT

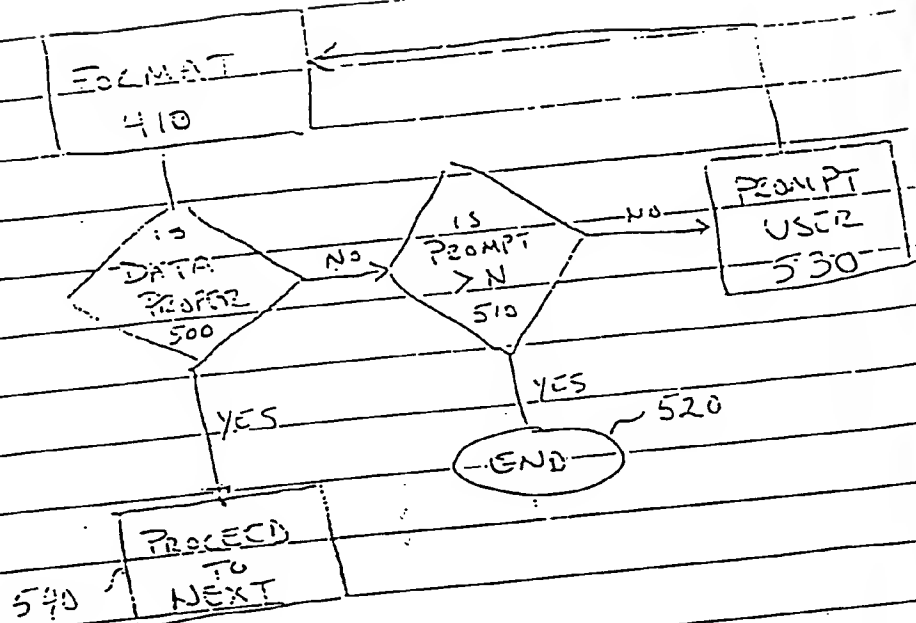


FIG. 5

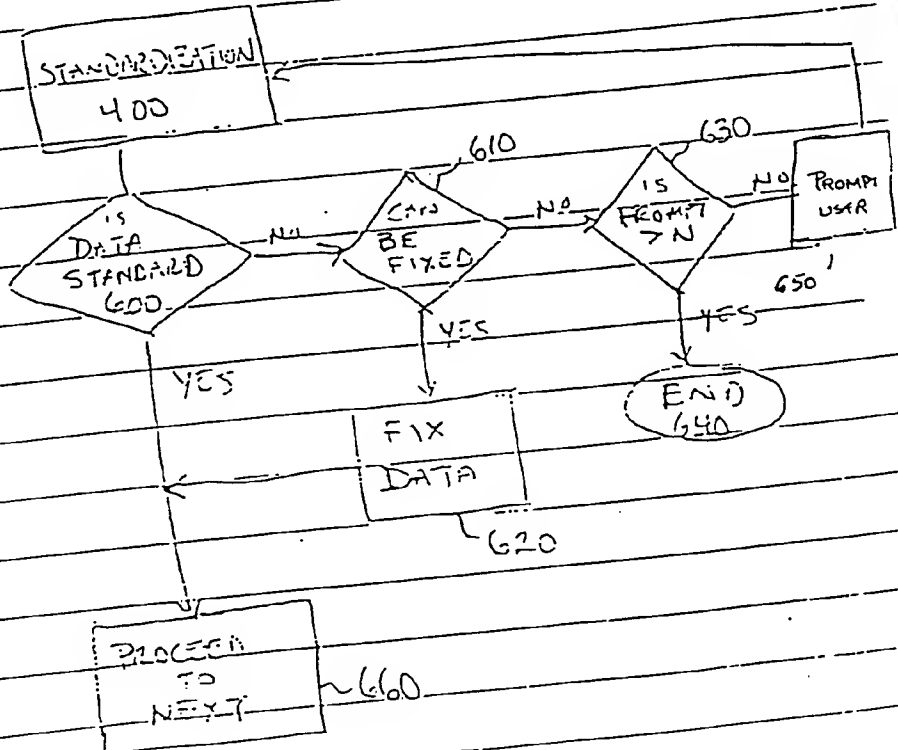


FIG. 6

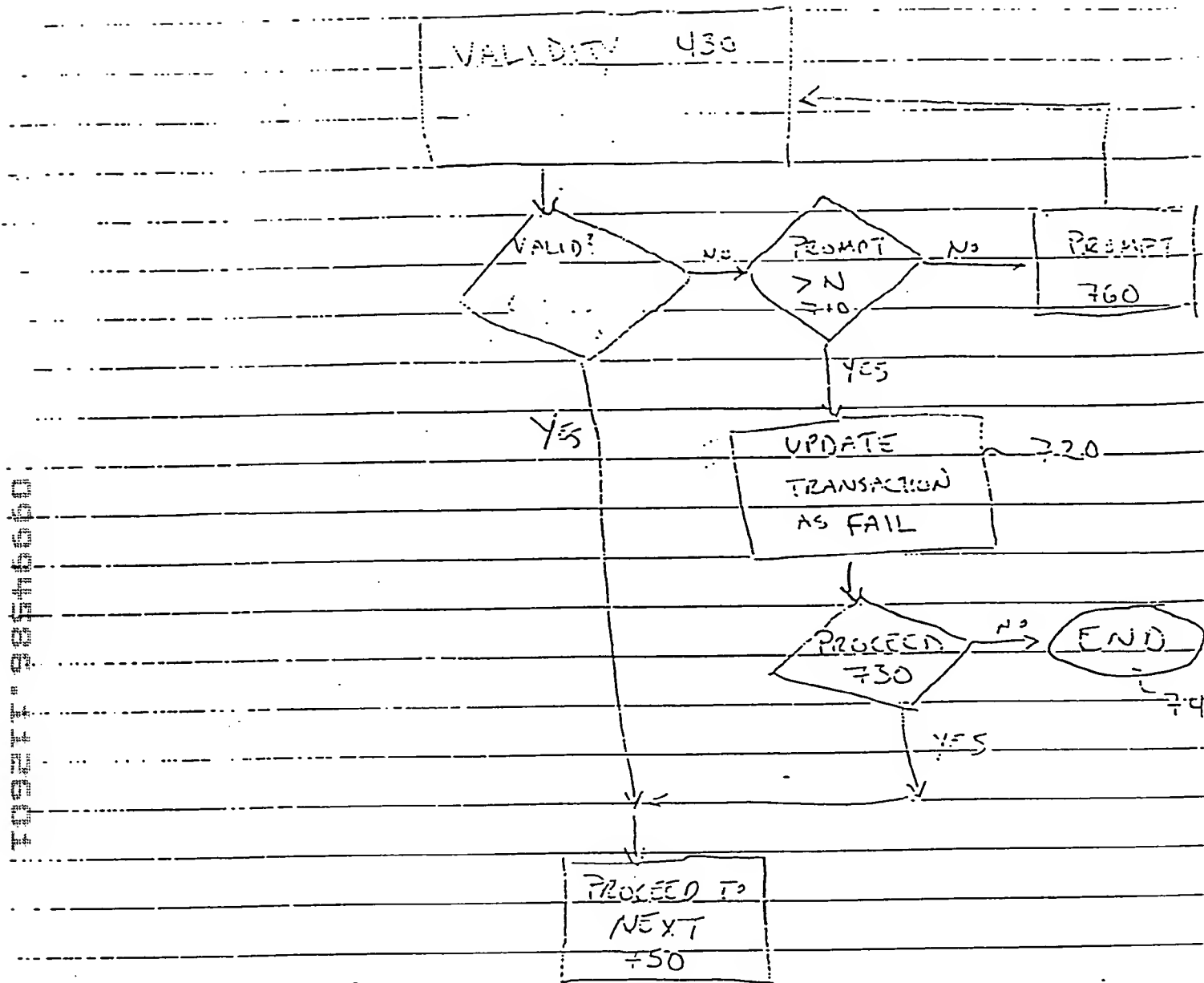


FIG. 7

0004586 112584
P092T 9854660

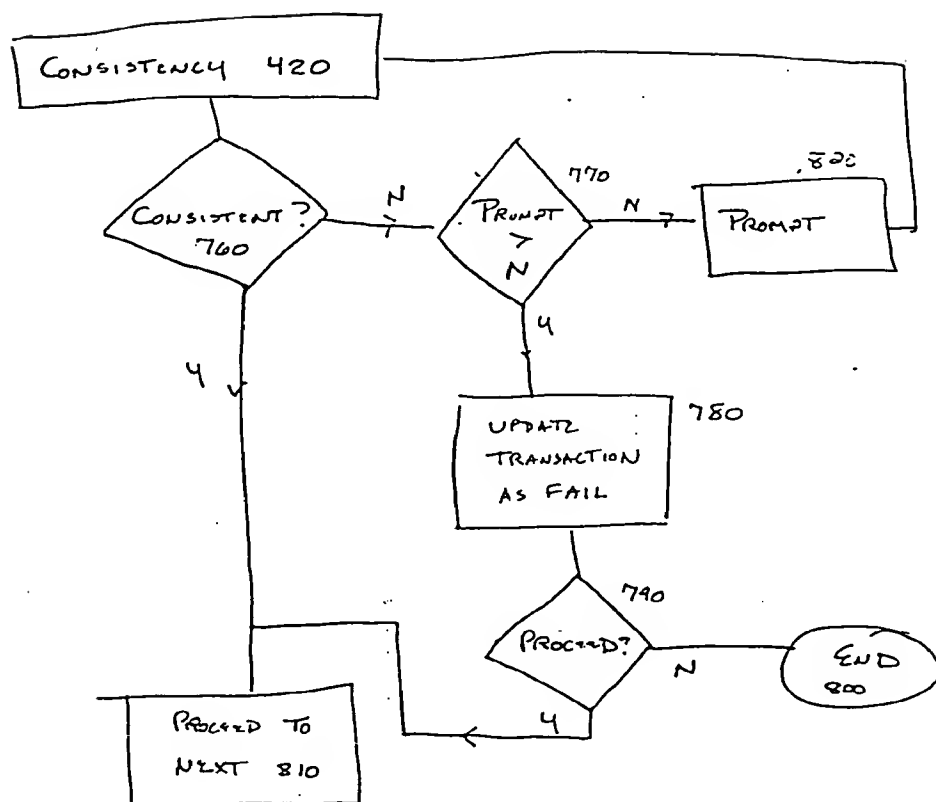


FIG. 8

FORM 9254660

When PostalSoft assigns (matches) an address, it creates a four-digit status code that tells how the input address differs from the "ideal" address. The status code consists of a letter followed by three numbers. Only the second and third digits are relevant to the verification process, therefore, the first and fourth digits may be ignored.

POSTAL SORT STATUS CODE ACTION MATRIX (EXAMPLE)																
Digit 3																
Digit 2	0	1	2	3	4	5	6	7	8	9	A	B	C	D	E	F
0	P	P	P	P	P	P	P	P	VP	VP	VP	VP	VP	VP	VP	VP
1	P	P	P	P	P	P	P	P	VP	VP	VP	VP	VP	VP	VP	VP
2	P	P	P	P	P	P	P	P	VP	VP	VP	VP	VP	VP	VP	VP
3	P	P	P	P	P	P	P	P	VP	VP	VP	VP	VP	VP	VP	VP
4	P	P	P	VP	VP	VP	VP	VP	VP	VP	VP	VP	VP	VP	VP	VP
5	P	P	P	VP	VP	VP	VP	VP	VP	VP	VP	VP	VP	VP	VP	VP
6	P	P	P	VP	VP	VP	VP	VP	VP	VP	VP	VP	VP	VP	VP	VP
7	P	P	P	VP	VP	VP	VP	VP	VP	VP	VP	VP	VP	VP	VP	VP
8	P	P	P	P	P	P	P	P	VP	VP	VP	VP	VP	VP	VP	VP
9	P	P	P	P	P	P	P	P	VP	VP	VP	VP	VP	VP	VP	VP
A	P	P	P	P	P	P	P	P	VP	VP	VP	VP	VP	VP	VP	VP
B	P	P	P	P	P	P	P	P	VP	VP	VP	VP	VP	VP	VP	VP
C	P	P	P	VP	VP	VP	VP	VP	VP	VP	VP	VP	VP	VP	VP	VP
D	P	P	P	VP	VP	VP	VP	VP	VP	VP	VP	VP	VP	VP	VP	VP
E	P	P	P	VP	VP	VP	VP	VP	VP	VP	VP	VP	VP	VP	VP	VP
F	P	P	P	VP	VP	VP	VP	VP	VP	VP	VP	VP	VP	VP	VP	VP

Action Code Definitions

P Proceed to Area Code Validation.

VP On the first attempt present this message: "Please verify that the address you have entered is correct and re-submit."

On the second and last attempt, log the transaction results and proceed to Area Code Validation.

When PostalSoft cannot assign (match) an address, it creates an error code that tells why the address could not be assigned.

POSTAL-SOFT ERROR CODE ACTION MATRIX (EXAMPLE)		
Error Code	Action	
	Attempt 1	Attempt 2
E101	V	M
E212	V	M
E213	V	M
E214	V	M
E216	V	P
E302	V	P
E412	V	P
E413	V	P
E420	V	P
E421	V	P
E422	V	P
E423	V	P
E425	V	P
E427	V	P
E428	V	P
E429	V	P
E430	V	P
E431	V	P
E500	V	P
E501	M	-
E502	V	M
E503	V	P
E504	V	P
E600	V	M

-156

Action Code Definitions

- V Present this message: "Please verify that the address you have entered is correct and re-submit."
- M Log transaction results and present this message: "We are unable to immediately authenticate your identity with the information you have provided. Someone from our Customer Support department will contact you within the next 24 hours. If you need to speak with someone immediately, please call Customer Support at 1-800-999-9999."
- P Log transaction results and proceed to Area Code Validation.

FIG 10

0904500 12004

VERIFICATION ACTION/MATRIX/EXAMPLE		
Process and Outcome	Action	Message
X SSN Validation		
Pass	Go to Address Validation	
First Reject	Present message	Please verify that the Social Security Number you have entered is correct and re-submit.
Second Reject	Log all application data and results of SSN Validation. Present message and forward application to Customer Support for manual evaluation.	We are unable to immediately authenticate your identity with the information you have provided. Someone from our Customer Support department will contact you within the next 24 hours. If you need to speak with someone immediately, please call Customer Support at 1-800-999-9999.
X Address Validation	See Postal Sort Action Matrices	See Postal Sort Action Matrices
X Aron Code Validation		
Pass	Go to Drivers License Validation	
First Reject	Present message	Please verify that the Home Phone Number you have entered is correct and re-submit.
Second Reject	Log results and proceed to next process.	
X Drivers License Validation		
Pass	Go to Identification Decisioning	
First Reject	Present message	Please verify that the Drivers License Number you have entered is correct and re-submit.
Second Reject	Log results and proceed to next process.	

FIG. 11

FIG. 12

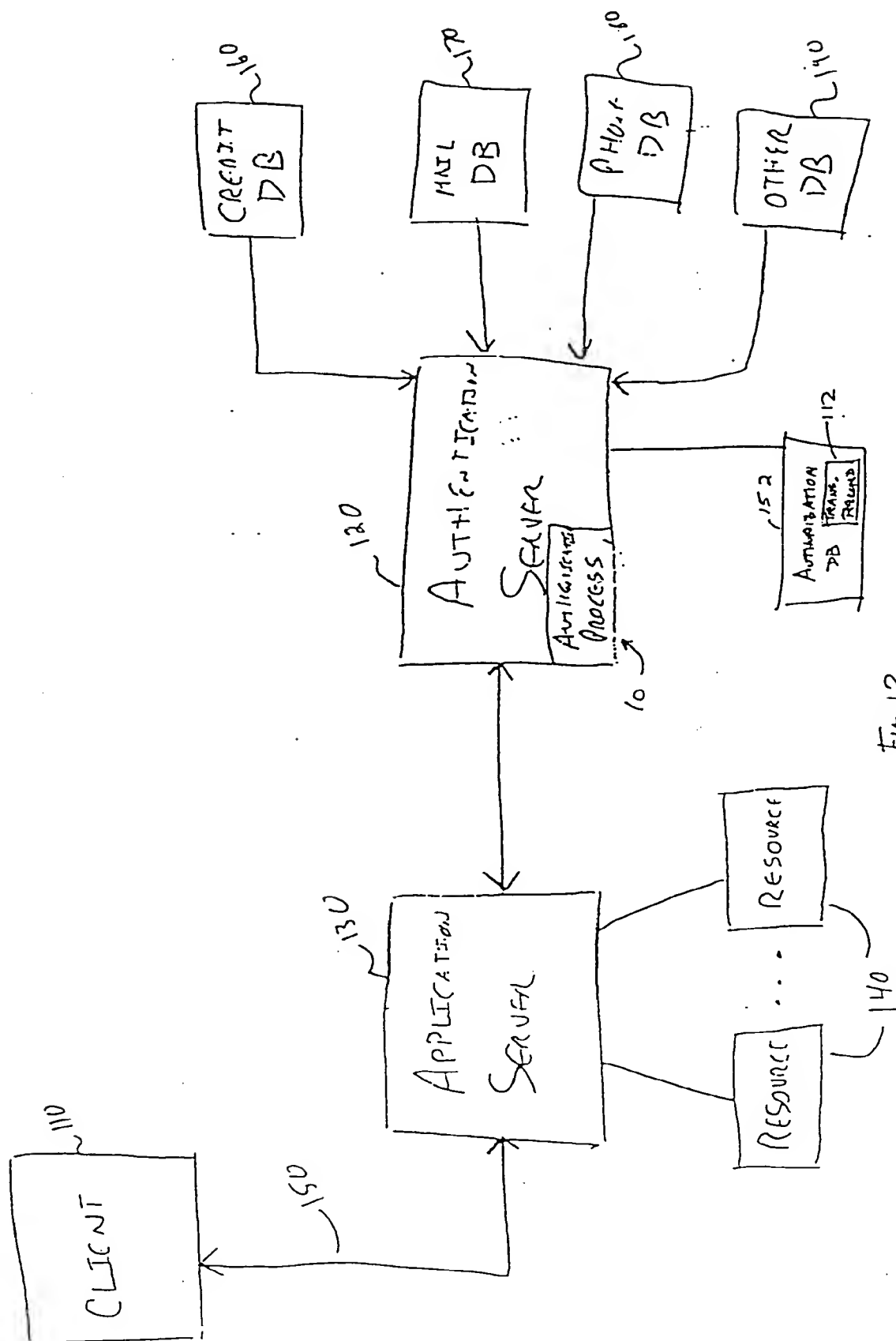


FIG. 12

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Transaction Data Required for Transaction Logs

Transaction ID	
Trans No.	
Customer No.	
Consumer ID	
Date/Time	

Application Information*	
Last Name	
First Name	
Middle Name or Initial	
Suffix	
Maiden Name	
Current Address - Line 1	
Current Address - Line 2	
Current Address - County	
Current Address - City	
Current Address - State	
Current Address - ZIP Code	
At CA < 2 Years Indicator	
Former Address - Line 1	
Former Address - Line 2	
Former Address - County	
Former Address - City	
Former Address - State	
Former Address - ZIP Code	
Home Phone Number	
Home Phone > 4 Mos Old Indicator	
Area Code Change Indicator	
Home Phone Pub Indicator	
Work Phone Number	
Work Phone Extension	
Gender	
Date of Birth	
Social Security Number	
Drivers License Issued Indicator	
Drivers License Number	
Drivers License State of Issue	
DL Address ≠ CA or FA Indicator	
DL Address - Line 1	
DL Address - Line 2	
DL Address - City	
DL Address - State	
DL Address - ZIP Code	

Application Information (continued)

Mother's Maiden Name	
Year of High School Graduation	
Number of Siblings	
E-mail Address	

Information received on the application will be stored exactly as provided by the consumer on the application form.

Processing Results	
Process Component	
Process Status Code	
Process Score	
Date/Time	

Valid Process Components	Valid Process Scores
SSN Validation	Pass, Fail
Address Validation	P, F
Area Code Validation	P, F
Drivers License Format Validation	P, F
ACRO ID Compare	Big, Regular, Possible, No Hit
MetroMail ID Compare	B, R, P, N
Drivers License ID Compare	B, R, P, N
Customer List ID Compare	B, R, P, N
Trade Line Test	B, R, P, N
Manual Evaluation	B, R, P, N
ID Decision	B, R, P, N

Status Code	Valid Process Status Codes
	Description
not assigned	Process Complete
not assigned	Process Complete - Flagged for Manual
not assigned	Aborted - Comm Error
not assigned	Aborted - System Error
not assigned	Aborted - Sent to Manual

SSN Validation Data	
SSN Edit Checks	Pass, Fail, Not Invoked
SSN Issued Check	P, F, N
SSN Deceased	P, F, N
SSN Fraud	P, F, N
Table Version No(s)	

PostalSoft Output	
Output Address	
Status or Error Code	
Record Type	
Directory Version	
Program Version	

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ACRO ID Compare Data	
Files Returned	0,1,2,3,4
Fraud Victim	Y,N
Safescan Code	
L90 Search Score	

ChoicePoint Drivers License ID Compare Data	
CP # of Candidates Returned	RS = Report Subject
CP PI51 Classification	
CP Name-Last	
CP Name-First	
CP Name-Middle	
CP Name-Suffix	
CP Date of Birth	
CP Gender	
CP SSN	
CP FSI-Name-Last	Match,Discrepancy,blank
CP FSI-Name-First	M,D,blank
CP FSI-Name-Middle	M,D,blank
CP FSI-Name-Suffix	M,D,blank
CP FSI-Date of Birth	M,D,blank
CP FSI-Gender	M,D,blank
CP FSI-SSN	M,D,blank
CP DL51Classification	CP = Current Personal CL = Current Learner's Permit CC = Current Commercial PP = Previous Personal PC = Previous Commercial
CP Driver's License Number	
CP Driver's License State	
CP FSI-Driver's License Nbr	M,D,blank
CP FSI-Driver's License State	M,D,blank
CP Driver's License Expiration Date	possible future enhancement
CP Driver's License Issue Date	possible future enhancement
CP AL51 Classification	RA = Residence Address FA = Former Address
CP Address - House Number	
ChoicePoint Drivers License ID Compare Data (cont)	

1001034660

FIG. 15

CP Address - Street Name	
CP Address - Apartment Number	
CP Address - City	
CP Address - State	
CP Address - Zip	
CP Address - Zip Code + 4	
CP FSI-Address - House Number	M,D,blank
CP FSI-Address - Street Name	M,D,blank
CP FSI-Address-Apt Number	M,D,blank
CP FSI-Address-City	M,D,blank
CP FSI-Address-State	M,D,blank
CP FSI-Address-Zip Code	M,D,blank
CP FSI-Address-Zip Code + 4	M,D,blank

CP = Choicepoint

MetroNet ID Compare Data	
MN Name	
MN Address	
MN Phone Number	
MN Primary Response Code	
MN Nm/Add Verification Response Code	
MN Phone Verification Response Code	
MN EDA Request	Y,N
MN EDA Request Confidence Code	Null, if EDA Check = 'N'

* MN = MetroNet

Trade Line Test Data	
Trade Type	M,A,P,S,G
Date Opened	
Lender Name	
Lender - Multiple Choice Options*	
Lender - Consumer Response	
Terms or Monthly Pmt	
Terms or Monthly Pmt - MC Options*	
Terms or Monthly Pmt - Consumer Resp	

* Multiple Choice Options should be stored in the order presented to the consumer and with the correct response included.

FIG. 16 Pattern Recognition Criteria

Match Name	Pattern Recognition Code	Fields Matched	Fields Not Equal	Fields In which match is Irrelevant	Time Frame	Additional Criteria	Reasoning
Same Consumer	C	Last Name, First Name, SSN, DOB, Valid SSN Flag		Str Num, City, State, Zip, E-mail address, IP address, home phone number	Greater than 2 attempts within 72 hours	if same First Name AND same Last Name AND same SSN AND same DOB -> OK; else if different First Name OR different Last Name OR different SSN OR different DOB -> POSSIBLE FRAUD RECOGNIZED	On 2nd attempt, recognize the consumer has visited us once before and display "same QILT. POSSIBLE FRAUD: Greater than 2 attempts for same consumer."
Same E-mail Address/Different Customer	D	E-mail address matches		Str Num, City, State, Zip, IP address, home phone number	Greater than 2 attempts within 72 hours	if same First Name AND same Last Name AND same SSN AND same DOB -> OK; else if different First Name OR different Last Name OR different SSN OR different DOB -> POSSIBLE FRAUD RECOGNIZED	Same person may re-enter application; POSSIBLE FRAUD: odds of multiple attempts within specified time frame thru different customers from same e-mail address are unlikely - Except for spouses (children over 18 probably have different E-mail addresses).
Same E-mail Address/Same Customer	E	E-mail address matches		Str Num, City, State, Zip, IP address, home phone number	Greater than 2 attempts within 60 days	if same First Name AND same Last Name AND same SSN AND same DOB -> OK; else if different First Name OR different Last Name OR different SSN OR different DOB -> POSSIBLE FRAUD RECOGNIZED	Same person may re-enter application; POSSIBLE FRAUD: odds of multiple attempts within specified time frame thru same customer from same e-mail address are unlikely - Except for spouses. Customers should use special access after RCA completed once.
Same Last Name	L	Last name, IP address matches		Str Num, City, State, Zip, IP address, home phone number	Greater than 2 attempts within 72 hours	if same First Name AND same SSN AND same DOB -> OK; else if different First Name OR different SSN OR different DOB -> POSSIBLE FRAUD RECOGNIZED	FRAUD (and possibly HOSTILE ATTACK?): someone knows Last Name, and possibly address, changes First Name, SSN, and/or DOB to "steal identity"

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FIG. 17

Pattern Recognition Criteria

Same Addr & SSN	S	Str Num, City, State, Zip, SSN, Valid SSN Flag all match	Last Name	First Name, DOB, home phone number	Greater than 2 attempts within 72 hours	FRAUD: someone stealing info about another, but using own address for mailing purposes, trying various Last Names
Same Addr & Last Name	N	Str Num, City, State, Zip, Last Name, Valid SSN Flag all match	SSN		Greater than 2 attempts within 72 hours	FRAUD: someone stealing info about another, but using own address for mailing purposes, trying various SSNs
6 for 6	X	Last Name, First Name, IP address, SSN, DOB, E-mail, State, Zip all match			Greater than 2 attempts within 72 hours	On 2nd attempt, recognize the consumer has visited us once before and display the same QLT. POSSIBLE FRAUD: Greater than 2 attempts for same consumer.
Same Application	A	IP address, First name, middle, last name, suffix, E-mail address, Str number, Street Name, Street Type, City, State, Zip, SSN, Home Phone, DOB, SSN Valid flag all the match	Last Name		Greater than 2 attempts within 24 hours	POSSIBLE HOSTILE ATTACK - someone varying piece of application information - similar to attempts for ACRO files (per Jim Dittenbaugh)

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Fig. 12

Pattern Recognition Match Action

Match Name	Number of Sessions (returned from Pattern Recognition)	Action
Same Consumer	0	new QILT
Same Consumer	1	previous QILT
Same Consumer	> 1	Suspected Fraud: lock out
Same E-mail/Different Customer/Different Consumer	0	new QILT
Same E-mail/Different Customer/Different Consumer	1	new QILT
Same E-mail/Different Customer/Different Consumer	> 1	Suspected Fraud: lock out
Same E-mail/Same Customer/Different Consumer	0	new QILT
Same E-mail/Same Customer/Different Consumer	1	new QILT
Same E-mail/Same Customer/Different Consumer	> 1	Suspected Fraud: lock out
Same Last Name/Same IP Address	0	new QILT
Same Last Name/Same IP Address	1	new QILT
Same Last Name/Same IP Address	> 1	Suspected Fraud: lock out
Same Address/Same SSN/Different Last Name	0	new QILT
Same Address/Same SSN/Different Last Name	1	new QILT
Same Address/Same SSN/Different Last Name	> 1	Suspected Fraud: lock out
Same Address/Different SSN/Same Last Name	0	new QILT
Same Address/Different SSN/Same Last Name	1	new QILT
Same Address/Different SSN/Same Last Name	> 1	Suspected Fraud: lock out
6 for 6	0	new QILT
6 for 6	1	new QILT
6 for 6	> 1	Suspected Fraud: lock out
Same Application	0	new QILT
Same Application	1	new QILT
Same Application	> 1	Suspected Fraud: lock out

912

TABLE 99-66

TRADE LINE TEST POINT ASSIGNMENT MATRIX FOR TRADE TYPES (EXAMPLE)					Max Allowable Certainty Score
Mortgage Loan Question(s)	Auto Loan Question(s)	Installment Loan Question(s)	Student Loan Question(s)	Gas Card Question	
50	25	25	20	10	100
50	30				100
50	40		20	10	100
50		30			100
50		40	30	10	100
50			30		100
60	35	35		10	100
	45	45	30	10	90
	50	50	30	10	90
					90
	40	40			90
50			30	10	70
50					90
60					80
60	45	45	30	10	60
	50				80
	50	50	30	10	60
		50	30	10	40
					50
					40
50	40	40	30		30
				10	10

906

FIG. 20

FD-321 2354660

TRADE LINE TEST WEIGHT ASSIGNMENT MATRIX FOR QUESTION TYPES (EXAMPLE)			
	%		
	Monthly Payment Question	Terms Question	No Second Question
Lender Name Question	25	20	0
75			
80			
80	0	0	
*100			
*100			

There are all of the Gas Card Trade Types, therefore all of the points available for this trade type should be applied to the Credit Provider Question.

Fig. 21

MATCH QUALITY MATRIX FOR TRADE LINE TEST (EXAMPLE)	
Certainty Score	Customer Ranking
85 - 100	B
40 - 84	R
10 - 39	P
0 - 9	N

Fig. 22

09941585 1260

CERTAINTY RESULTS FOR ID DECISIONING - sorted by				Certainty Score	
PROCESS RESULTS				CERTAINTY SCORE	
ACRO	MetroNet	ChoicePoint	Trade Line Test	Standard	Custom
B	B	B	B	100	
B	B	R	B	95	
B	R	B	B	95	
R	B	B	B	95	
B	B	P	B	91	
B	B	N	B	90	
B	R	R	B	90	
R	B	R	B	90	
R	R	B	B	90	
B	R	P	B	86	
R	B	P	B	86	
B	R	N	B	85	
B	P	B	B	85	
R	B	N	B	85	
R	R	R	B	85	
P	B	B	B	85	
R	R	P	B	81	
B	B	B	R	80	
B	P	R	B	80	
B	N	B	B	80	
R	R	N	B	80	
R	P	B	B	80	
P	B	R	B	80	
P	R	B	B	80	
B	P	P	B	76	
P	B	P	B	76	
B	B	R	R	75	
B	R	B	R	75	
B	P	N	B	75	
B	N	R	B	75	
R	B	B	R	75	
R	P	R	B	75	
R	N	B	B	75	
P	B	N	B	75	
P	R	R	B	75	
B	B	P	R	71	
B	N	P	B	71	
R	P	P	B	71	
P	R	P	B	71	
B	B	N	R	70	
B	R	R	R	70	
B	N	N	B	70	
R	B	R	R	70	
R	R	B	R	70	
R	P	N	B	70	
R	N	R	B	70	
P	R	N	B	70	
P	P	B	B	70	
B	R	P	R	66	

1/8

100211 90546660

CERTAINTY SCORES FOR ID DECISIONING					
PROCESS RESULTS				CERTAINTY SCORE	
ACRO	MetroNet	ChoicePoint	Trade Line Test	Standard	Custom
R	B	P	R	66	
R	N	P	B	66	
B	R	N	R	65	
B	P	B	R	65	
R	B	N	R	65	
R	R	R	R	65	
R	N	N	B	65	
P	B	B	R	65	
P	P	R	B	65	
P	N	B	B	61	
R	R	P	R	61	
P	P	P	B	60	
B	P	R	R	60	
B	N	B	R	60	
R	R	N	R	60	
R	P	B	R	60	
P	B	R	R	60	
P	R	B	R	60	
P	P	N	B	60	
P	N	R	B	60	
B	P	P	R	56	
P	B	P	R	56	
P	N	P	B	56	
B	B	B	P	55	
B	P	N	R	55	
B	N	R	R	55	
R	P	R	R	55	
R	N	B	R	55	
P	B	N	R	55	
P	R	R	R	55	
P	N	N	B	55	
B	N	P	R	51	
R	P	P	R	51	
P	R	P	R	51	
B	B	B	N	50	
B	B	R	P	50	
B	R	B	P	50	
B	N	N	R	50	
R	B	B	P	50	
R	P	N	R	50	
R	N	R	R	50	
P	R	N	R	50	
P	P	B	R	50	
B	B	P	P	46	
R	N	P	R	46	
B	B	R	N	45	
B	B	N	P	45	
B	R	B	N	45	
B	R	R	P	45	

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FIG. 24

44311 9254662

CERTAINTY SCORES FOR ID DECISIONING					
PROCESS RESULTS				CERTAINTY SCORE	
ACRO	MetroNet	ChoicePoint	Trade Line Test	Standard	Custom
R	B	B	N	45	
R	B	R	P	45	
R	R	B	P	45	
R	N	N	R	45	
P	P	R	R	45	
P	N	B	N	41	
B	B	P	P	41	
B	R	P	P	41	
R	B	P	R	41	
P	P	P	N	40	
B	B	N	N	40	
B	R	R	N	40	
B	R	N	P	40	
B	P	B	P	40	
R	B	R	N	40	
R	B	N	P	40	
R	R	B	N	40	
R	R	R	P	40	
P	B	B	P	40	
P	P	N	R	40	
P	N	R	R	36	
B	R	P	N	36	
R	B	P	N	36	
R	R	P	P	36	
P	N	P	R	36	
B	R	N	N	35	
B	P	B	N	35	
B	P	R	P	35	
B	N	B	P	35	
R	B	N	N	35	
R	R	R	N	35	
R	R	N	P	35	
R	P	B	P	35	
P	B	B	N	35	
P	B	R	P	35	
P	R	B	P	35	
P	N	N	R	35	
B	P	P	P	31	
R	R	P	N	31	
P	B	P	P	31	
B	P	R	N	30	
B	P	N	P	30	
B	N	B	N	30	
B	N	R	P	30	
R	R	N	N	30	
R	P	B	N	30	
R	P	R	P	30	
R	N	B	P	30	
P	B	R	N	30	

915

[illegible] a, δ
$$= 11.26$$

0994586 112031

CERTAINTY SCORES FOR ID DECISIONING					
PROCESS RESULTS				CERTAINTY SCORE	
ACRO	MetroNet	ChoicePoint	Trade Line Test	Standard	Custom
N	B	N	N	20	
N	B	N	N	20	
N	R	R	N	20	
N	R	R	N	20	
N	R	R	N	20	
N	R	R	N	20	
R	N	P	N	16	
P	P	P	P	16	
N	R	P	N	16	
N	R	P	N	16	
N	R	P	N	16	
N	R	P	N	16	
R	N	N	N	15	
P	P	R	N	15	
P	P	N	P	15	
P	N	B	N	15	
P	N	R	P	15	
N	R	N	N	15	
N	R	N	N	15	
N	R	N	N	15	
N	R	N	N	15	
N	P	B	N	15	
N	P	B	N	15	
N	P	B	N	15	
N	P	B	N	15	
P	P	P	N	11	
P	N	P	P	11	
P	P	N	N	10	
P	N	R	N	10	
P	N	N	P	10	
N	P	R	N	10	
N	P	R	N	10	
N	P	R	N	10	
N	P	R	N	10	
N	N	B	N	10	
N	N	B	N	10	
N	N	B	N	10	
N	N	B	N	10	
P	N	P	N	6	
N	P	P	N	6	
N	P	P	N	6	
N	P	P	N	6	
N	P	P	N	6	
P	N	N	N	5	
N	P	N	N	5	
N	P	N	N	5	
N	P	N	N	5	
N	P	N	N	5	
N	N	R	N	5	

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FIG. 27

EVENT	MAX SCORE		ACRO		METRONET		CHOICEPOINT		TRADE LINE TEST	
	Standard	Custom	Standard	Custom	Standard	Custom	Standard	Custom	Standard	Custom
Big Hit	100		20		20		10		50	
Regular Hit	70		15		15		5		30	
Possible Hit	36		5		5		1		5	
No Hit	0		0		0		0		0	

Fig. 29

920 ~

CERTAINTY SCORE THRESHOLD TABLE		Action
Certainty Score		
80 - 100	Action A	
60 - 79	Action B	
40 - 59	Action C	
0 - 39	Action D	

Fig. 30

422 ~

EQUIFAX

Identity Verification Center

Interactive Query

To apply for your digital certificate, you must enter the information requested below.
Required fields are **BOLD**.

Personal Identification Information

Your Name

First

Middle

Last

Suffix

Gender ☐ Female

☒ Male

Social Security Number

Date of Birth Month Day Year

Maiden Name
(if applicable)

email Address

(reenter for
confirmation)

Current Address

Address

Line 2

City

State

Zip

County/Parish

Time at Current
Address

Former Address

(Required if current address less than 2 years)

00004585 112604
100011 9854660

1

☐

Cancel Request

SECRET

EQUIFAX

Identity Verification Center

Interactive Query

1. Your credit file indicates you may have a mortgage loan, o
around August 1998. Please choose the credit provider for th
the following options:

- ☐ BANK OF AMERICA,FSB
- ☐ DARBY BANK & TRUST CO.
- ☐ HEALTH CARE CREDIT UNION
- ☐ IBEW FEDERAL CREDIT UNION
- ☐ NONE OF THE ABOVE

2. Please choose the range within which your monthly paym
previously referenced account. If you make bi-weekly payme
payment by 2.17 to calculate the monthly payment.

- ☐ \$575 - \$674
- ☐ \$675 - \$774
- ☐ \$775 - \$874
- ☐ \$875 - \$974
- ☐ NONE OF THE ABOVE

3. Your credit file indicates you may have an installment acc
loans, electronic/appliance accounts, jeweler accounts, auto
opened in or around November 1994. Please choose the cred
this account from the following options:

- ☐ EXCEL FEDERAL CREDIT UNION
- ☐ HALLMARK FINANCE CO.
- ☐ INDEPENDENT BANK
- ☐ JOE COOPER'S FINANCE CORP.
- ☐ NONE OF THE ABOVE

0004586 1 2601
10921 9854600

4. Please choose the range within which your monthly paym previously referenced account. If you make bi-weekly payme payment by 2.17 to calculate the monthly payment.

- ☐ \$375 - \$424
- ☐ \$425 - \$474
- ☐ \$475 - \$524
- ☐ \$525 - \$574
- ☐ NONE OF THE ABOVE

09094500 42604
T0927 0054500

EQUIFAX

Identity Verification Center

Interactive Query

You have been successfully authenticated.
To get your digital certificate, click the continue button.

Continue

0904586 112601

Enrollment Status

To check the status of your user enrollment, please enter the Challenge Response exactly as you did when you submitted your enrollment request.

Challenge Response: SñA1

~~Check Enrollment Status~~

Equifax User Enrollment

Submit Enrollment Request

To enroll yourself and obtain a certificate to access Equifax's secure network:

1. Verify and submit the user enrollment form below.
2. Make sure you enter a Challenge Question of your choice (e.g., "What is the last 4 digits of your home phone number?") and the corresponding Challenge Response (e.g., "2145"). When checking your enrollment status later, you must provide the same Challenge Response. Unlike a typical password protection, the Challenge Question/Response combination is much easier to recall after a long period of time. Since the Challenge Response is case-sensitive, you may want to use all lower-case or all upper-case letters.
3. Follow instructions to bookmark the screen that allows you to check your enrollment status later.
4. On the Check Status screen, enter your Challenge Response to check the status of your enrollment request.
5. If your request is approved, your certificate will be downloaded automatically.
6. Follow instructions to confirm your certificate.

Direct User Enrollment

First Name: Paul

Last Name: Benton

E-mail Address: pbenton@mycompany.com

Challenge Question: What is Hash's favorite Hash

Challenge Response: SHA1

[Verify and Submit](#)

[Exit and Re-authenticate](#)

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Equifax

Certificate Central

Certificate Central is the starting point for actual certificate issuance.

If you have questions on Certificate Enrollment, please read the Equifax Certificate Enrollment Frequently Asked Questions and Answers for further information.

What browsers are supported for certificate enrollment?

Certificate enrollment supports Netscape Navigator 3.x, Navigator and Communicator 4.x, and Microsoft Internet Explorer 4.x with JavaScript enabled.

Equifax Certificate Enrollment

Mr. Benton, to request your certificate based on your successful authentication, press the GO button.



090455E 42604
T0937 99545660

File Edit View Go Window Help

Back

3rd Feb 25th Jan 11th Dec 11th Dec 6th Dec 25th Oct 31st July 2nd July 1st July

8c

Web

Your Certificates

Security Info
Passwords
Navigator
Java/JavaScript
Certificates
Yours
Web Sites
Signers
Cryptographic
Modules

962

You can use any of these certificates to identify yourself to other people and to web sites. Communicator uses your certificates to decrypt information sent to you. Your certificates

View A Personal Certificate - Netscape

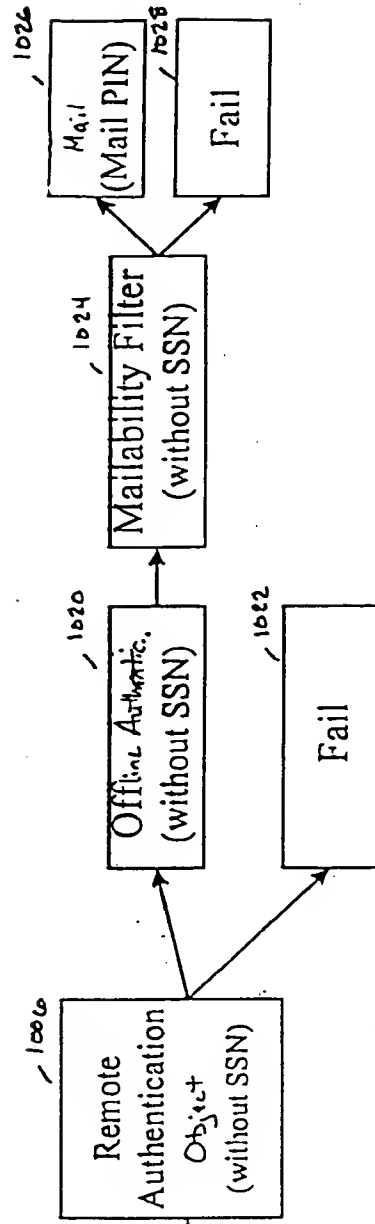
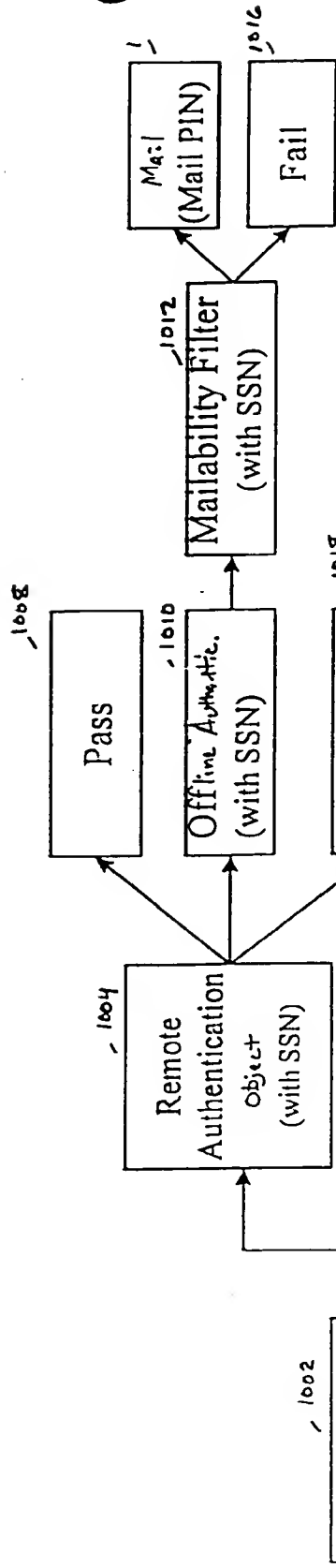
This Certificate belongs to: Paul Benton
This Certificate was issued by: Equifax-Demonstration
Equifax-Demonstration
US
Serial Number: 35:94:D7:FA
This Certificate is valid from Mon Jan 11, 1999 to Fri Jan 11, 2002
Certificate Fingerprint: 6E:85:17:AD:50:74:7C:29:AB:30:76:58:90:79:2E:9A

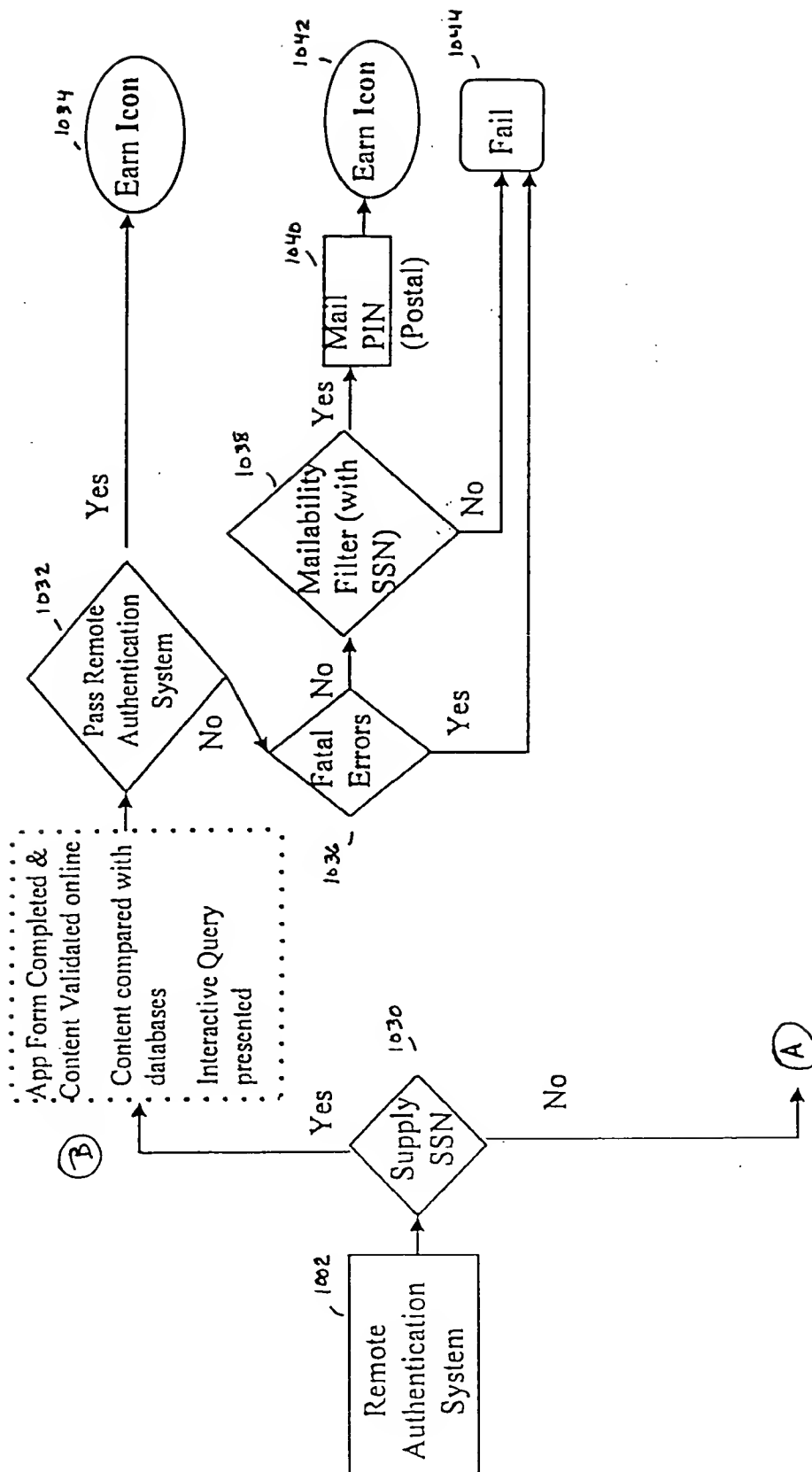
OK Cancel Help

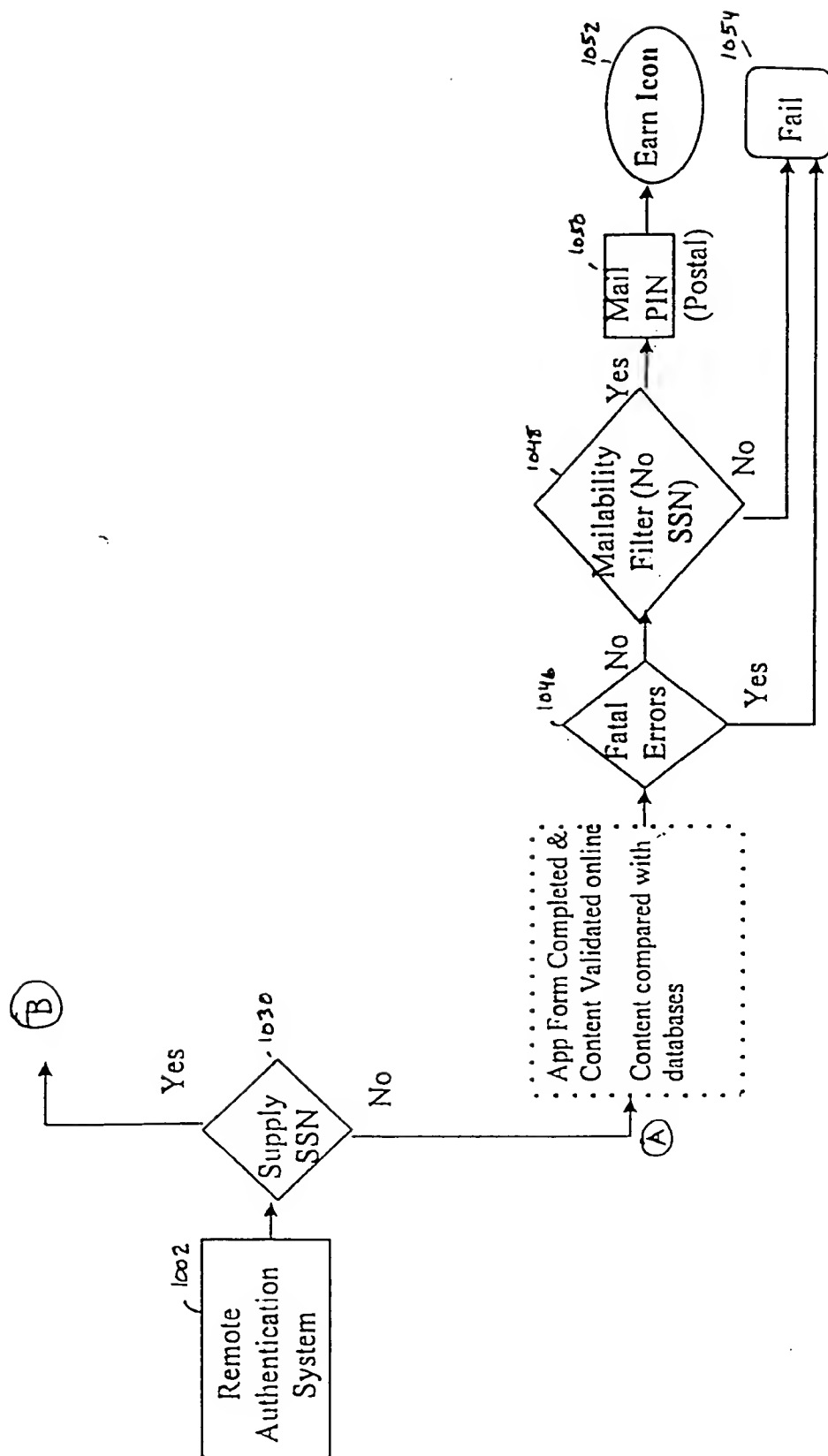
Netscape | SSL Server Survey | Web Server Survey | Services

Document Done

Microsoft P... Microsoft E... P... Exploring... Win... Netscape... Real... 2:27 PM







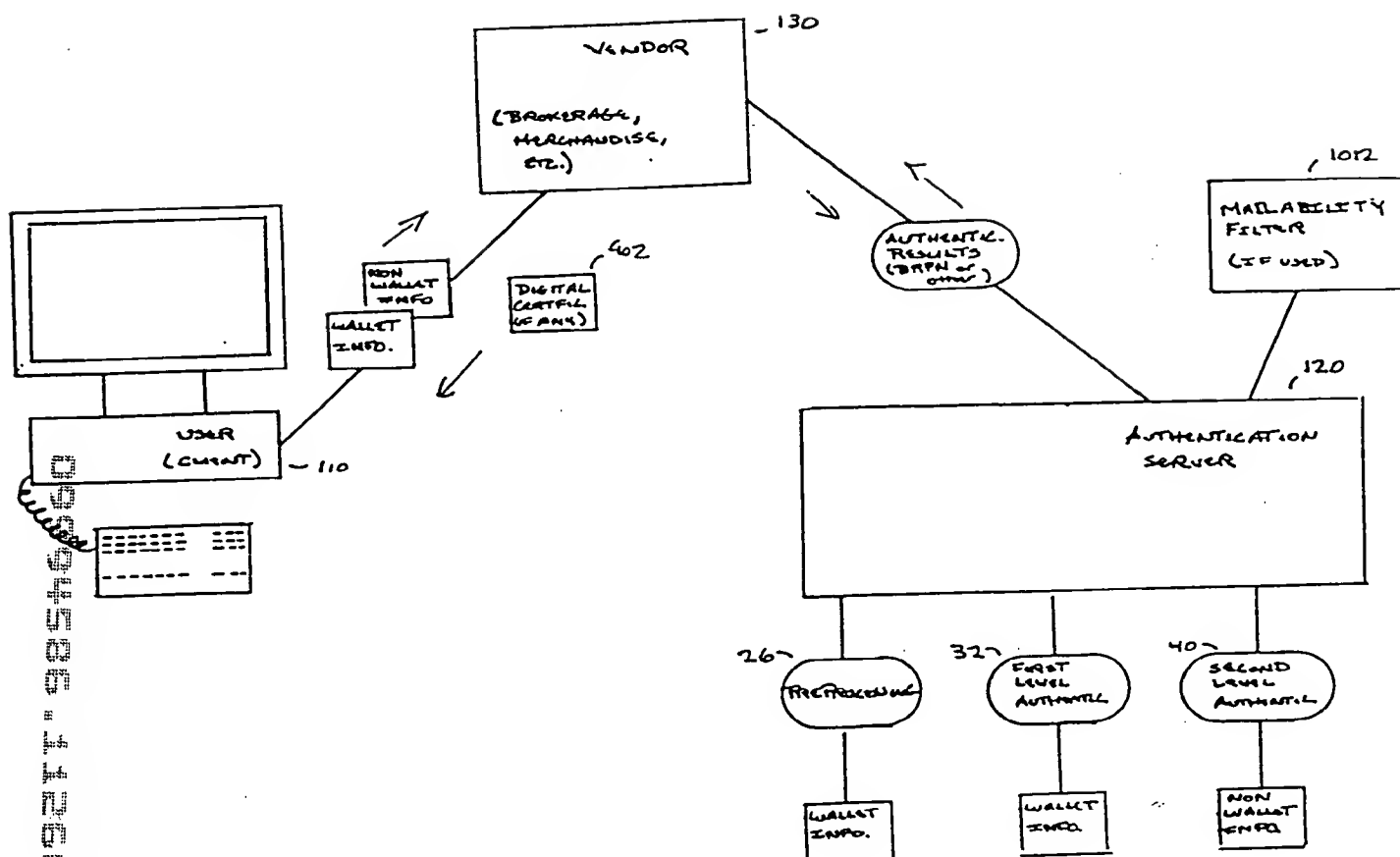


Fig. 45

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